

AMENDMENT

In the Claims:

Please amend claim 1 to read as follows:

1. (twice amended) A system for distributing spending vehicles, comprising:
payment rights for an individual entitled to receive a payment;
a sponsor of spending vehicles;
an assignment of said payment rights; *C*
a third party payor for transferring a payment to an assignee in
accordance with said assignment of payment rights; and
a spending vehicle issued from said sponsor to said individual in an
amount related to said assigned payment rights.

Claims 7 – 10 and 12 have been cancelled without prejudice.

Do Not Enter *1/30/2002*

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